



MEMBER CONNECT

telcoe.com | 501-375-5321 | 800-482-9009 | Routing #282075523

SPRUCE THINGS UP — WITH A — **HOME IMPROVEMENT LOAN**

For example: A **\$10,000 Loan** with a **36-month** term would be just **\$298** per month!*

Telcoe offers unique home improvement loan options that provide flexibility for our members.

Applying online is easy and only takes about 15 minutes. We offer two types of Telcoe Home Improvement Loans – one that uses your home as collateral and one that doesn't. No matter which loan type is right for you, our lending team can help make the loan process easy.

- Fixed loan rates as low as **4.50% APR***
- Attractive monthly payments
- Flexible loan amounts
- Low closing cost that can be financed in the loan
- No appraisal process

EXPLORE YOUR **OPTIONS**

Not sure which loan is the best option for your situation? Stop by or give us a call! A Financial Success Specialist can review your goals, listen to your concerns and help guide you to the right solution for your needs.

*APR=Annual Percentage Rate. Approval is required based on credit score, credit history, etc. Home Equity Loans are not available in Texas. Rates can change at any time.

APPLY TODAY!  **ONLINE**  **PHONE**  **IN BRANCH**

NEW YEAR NEW CAR

2023 could be your year for a new car! Let Telcoe help you with valuation on your trade-in and researching prices for the car you're looking to purchase. Having Telcoe in your corner will save you money. Visit kbb.com or autotrader.com to view inventory, the prices others have paid and estimated loan payments.

- Get preapproved before you shop, online or over the phone.
- Make a cash deal over the phone with the dealership and save money.
- Repay the loan through payroll deduction by splitting the payment among your payroll dates.

GET PREAPPROVED TODAY
online, over the phone or in the branch. We are here to help make this the easiest car purchase ever!

NEW CAR RATES

as low as **5.14% APR.***

USED CAR RATES

as low as **5.44% APR.***



*APR = Annual Percentage Rate. Lowest rate is based on a credit score of 750+, trade equity or 10% down and electronic payments. Rates are subject to change at any time.

Disney Winner Announced – \$38,997 Raised for Arkansas Children's Hospital

Thank you for supporting our fundraiser benefiting Children's Miracle Network – Arkansas Children's Hospital. Because of you, we were able to raise an incredible \$28,997 in just a little over a month. We also were able to secure a \$10,000 match by our partner, CO-OP® ATM Network. The funds go directly to Arkansas Children's Hospital. We will end the year with a grand total donation of \$38,997 to Arkansas Children's Hospital. The passion and care of people like you keep us motivated to continue helping our local community. Thank you.

We also want to share a special thank you to our event sponsors. The event sponsors helped provide the Grand Prize – a trip for four to Walt Disney World®.

Additional winners of prizes: Keandra M. of NLR, Jennifer M. of Searcy and Jennifer E. of Newport.

THANK YOU TO OUR EVENT SPONSORS:

Hydco, Route 66 Extended Warranty, Jack Henry™ Solutions, CUNA Mutual Group, PCA Technology Solutions, NIBC, PSCU, Lenders INS (Jay Easterly), Wetzel & Moore, P.A.



Congratulations to our Disney trip winner, **Sammy Osburn** (pictured with Rebecca and Alexis) of Conway!



Keep Your Account Active

Accounts that have less than \$200 on deposit and have had no activity in the last 24 months are considered inactive. To cover the costs of mailing statements and administrative upkeep, a fee of \$6 per month is charged on inactive accounts. You can avoid this fee by simply keeping your account active. You can now send deposits from your bank electronically. Call us for details.



ACCOUNT FEE CHANGES

Effective January 1, 2023, Telcoe has amended its fee schedule for accounts receiving **guardianship** funds for the benefit of a minor, elderly person or disabled person. These accounts will be assessed a \$5 monthly fee.

Effective January 31, 2023, a **paper statement fee** of \$3 will be assessed monthly for accounts not enrolled in E-statements. Some exclusions apply.*

You can enroll for FREE E-statements by logging on to telcoe.com or calling our office.

*Primary account holders 68 or older, or accounts with average daily balances of \$5,000 or greater, will not be assessed a fee.

What Are Share Certificates and How Are They Beneficial?

For many, managing investments and finances can be stressful or overwhelming. But it doesn't need to be this way! They are designed for those who want to build their existing cash balance into more wealth over time with ease and minimal effort.

Share certificates offer a fixed dividend rate with a set time commitment, after which the initial deposit and any dividends earned are returned in full. With their fixed dividend rates and at least \$250,000 worth of insurance (courtesy of the NCUA), they are often seen as one of the most secure investment strategies available.

People often use these accounts for planning purposes, whether for graduations, future vacations or a nest egg for later in life. Think of it as putting money away in a safe, where it keeps compounding upon itself. Whatever your goal, share certificates are a great way to grow your wealth without having to do any additional legwork. Simply put the money aside and watch it grow!

**View our rates at
telcoe.com/rates**



FRAUD ALERT



Phone numbers can be spoofed. If you get a call from the credit union that you were not expecting, really think about whether it's the credit union. **Do not call back the number in the message;** call us directly and ask if we contacted you for something.

If it's a call from the Mastercard® fraud department – which can happen if they think there is suspicious activity on your debit or credit cards – the phone numbers are 800-237-8990 (debit card) and 888-918-7313 (credit card). You may also receive a text if a suspicious card transaction appears. NOTE: No one will ever ask you for your PIN. Please call our office at 501-375-5321 if you have any questions.

There are multiple ways you can set alerts on your account.

Inside Online Banking, click on Accounts, Checking & Savings Accounts and then Alert Preferences. You can set alerts to receive a text or email when a debit or credit purchase exceeds an amount you set. If you were to set it for \$1, you would receive an alert on every transaction. You can also set a balance alert if your account balance is below an amount you set. This is helpful to know when your direct deposit arrives.

If it feels suspicious, trust your gut. If you are uncomfortable with the caller or you feel like they are being aggressive, hang up.

Multifactor authentication (MFA) is a two-step verification that helps protect your account. If you have the option to get a code to your phone after you log in to a site, set that up! It's an extra step and may feel cumbersome, but it's to protect you. If you get the MFA text but didn't try to log in to the site, go immediately to the site and change your password. If you get a call from someone who says they work for the credit union and then asks for that MFA, it's not us! We would never ask you for that code.

Looking for Your First Home?

At Telcoe, we're dedicated to making the home-buying process as easy as possible, especially for our members doing it for the first time. Check out our helpful video talking about the basics of buying your first home!



Don't know where to start?
Give us a call today. You will love
our personalized service, fast
approvals and amazing savings.

« Go on to watch the video!



APPLY TODAY!



ONLINE



PHONE



IN BRANCH

telcoe.com/rates



New Auto Loans
AS LOW AS 5.14% APR



Home Loans
AS LOW AS 5.875% APR, 15 YR



Personal Loans
AS LOW AS 7.95% APR



13-Month Certificate
4.30% APY

Rates quoted as of 12/22 and are subject to change anytime. APR = Annual Percentage Rate. APY = Annual Percentage Yield.

Branch Locations & Hours

820 Louisiana St., Little Rock
1123 S University, Little Rock*
2220 Wildwood Ave., Sherwood
1714 E Main St., Russellville

DRIVE-UP HOURS

Monday and Friday: 7:30 a.m. – 5:00 p.m.
Tuesday, Wednesday and Thursday:
7:30 a.m. – 4:30 p.m.

SATURDAY DRIVE-UP HOURS

820 Little Rock & Sherwood ONLY:
8:30 a.m. – 11:30 a.m.**

**Except holiday weekends

*This location is moving to 1400 Bowman Rd. in early 2023.

Win a Telcoe Travel Cup!

In this issue of Member Connect, there is a hidden word somewhere in the text.

The hidden word to look for is "multifactor." The first Telcoe member to contact the Telcoe Marketing Department after finding the word will win a Telcoe travel cup.



Holidays Closed:

New Year's Day
Monday, January 2

Martin Luther King Jr. Day
Saturday, January 14
Monday, January 16

Presidents Day
Saturday, February 18
Monday, February 20

You can access your accounts through Online Banking and the Telcoe Arkansas Mobile app. Also, make a deposit in the branch Night Depository or a surcharge-FREE ATM. Questions? Give us a call.



**Designed for credit
union members**



**You could be saving money
on your car/home insurance.**

Help safeguard what's important.

Call **1-888-380-9287** for a free quote
or log on to **www.telcoe.com**.

Telcoe FCU Annual Meeting

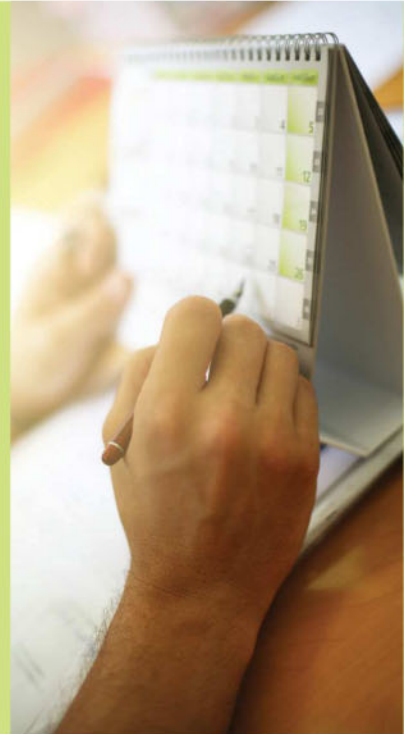
WHEN: Thursday, January 26, 2023

WHERE: Zoom (phone or video options) and in person at our main office at 820 Louisiana St. in Little Rock.

TIME: 9:00 a.m. – 9:30 a.m.

To register and receive the access link, please email Amanda@telcoe.com or call 501-375-5321.

A printed copy of the Annual Meeting brochure will be available for pickup after January 31 via the drive-up at all Telcoe branches, or you can download a digital copy for review from telcoe.com when available.



Safe Deposit Boxes

Annual fees for your safe deposit box will be debited from your Telcoe account on January 1, 2023. Safe deposit boxes located in our Midtown LR location will be relocated to our new branch at 1400 Bowman Rd., Little Rock, AR 72211, as soon as the new building is complete. Estimated completion date is early 2023. If you need access to your box, please give us a call.



New Branch

A brand-new Telcoe branch is coming to West Little Rock! Early in 2023, our members in the western Little Rock area can expect all the same fantastic banking you're used to in a brand-new building.

The new branch will be located at



1400 Bowman Rd.
Little Rock, AR 72211

